

REMARKS

Reconsideration of the present application as amended is respectfully requested. Claims 11, 40, 42, 59, 75-79, 85-89, 91-102, 108-109, and 119 have been canceled. Thus, Claims 1-10, 12-39, 41, 43-58, 60-74, 80-84, 90, 103-107, 110-118, and 120-133 remain pending.

Claims 1, 2, 22, 31, 32, 44, 56-60, 65, 71, 73, 80-84, 87, 115, 118, 119, 128, 132 and 133 stand rejected under 35 U.S.C. 102(b) as being anticipated by U.S. Patent No. 5,832,463 to Funk ("Funk"). Applicants have amended the claims to distinguish over the cited prior art.

Applicants have amended some of the claims to emphasize that the obtained document image is tagged with an indication of customer acceptance and/or approval of the presented authorization agreement. Applicants assert that Funk fails to teach or suggest presenting an automated account clearing process authorization agreement to a customer, imaging a document and then tagging that document image with an indication of customer acceptance of the authorization agreement.

Applicants have amended some of the claims to emphasize that MICR data from an imaged check is extracted from the check image. Applicants assert that Funk teaches obtaining MICR data from checks through convention MICR magnetic ink sensing rather than through processing of the check image.

In view of the foregoing, Applicants respectfully submit that all pending claims distinguish over the cited prior art Funk reference and are now in condition for favorable action and allowance.

Claims 3, 4, 7, 8, 15, 16, 21, 35-37, 41, 48, 49, 61-64, 120, 121, 125, and 127 stand rejected under 35 U.S.C. 103(a) as being unpatentable over Funk in view of U.S. Patent No. 6,547,132 to Templeton et al. ("Templeton"). Applicants submit that these claims are patentable over the cited art for at least the reasons presented above.

Claims 5, 6, 9, 10, 38, 39, and 43 stand rejected under 35 U.S.C. 103(a) as being unpatentable over Funk in view of Templeton U.S. Patent No. 5,175,682 to Higashiyama et al.

("Higashiyama"). These claims are dependent upon and include the features of their respective independent claims 1 and 32 and thus are believed to be in condition for allowance for at least the reasons presented above with respect to claims 1 and 32.

Claims 12, 23, 24, 45, 47, 122 and 123 stand rejected under 35 U.S.C. 103(a) as being unpatentable over Funk in view of Templeton. These claims are dependent upon and include the features of their respective independent claims 1, 32, and 118 and thus are believed to be in condition for allowance for at least the reasons presented above with respect to claims 1, 32 and 118.

Claims 13, 14, 46, 110, 113 and 124 stand rejected under 35 U.S.C. 103(a) as being unpatentable over Funk in view of Templeton and U.S. Patent No. 6,193,152 to Fernando et al. ("Fernando"). Claims 13, 14, 46 and 144 are dependent upon and include the features of their respective independent claims 1, 32, and 118 and thus are believed to be in condition for allowance for at least the reasons presented above with respect to claims 1, 32 and 118. Claims 110 and 113 are believed to be patentable over the art for at least the reasons recited above with respect to claim 1.

Claims 17, 18, 33, 34, 50, 51, 111, 112, 114 and 126 stand rejected under 35 U.S.C. 103(a) as being unpatentable over Funk in view of Higashiyama. Claims 17, 18, 33, 34, 50, 51, and 126 are dependent upon and include the features of independent claims 1, 32, and 118 and thus are believed to be in condition for allowance for at least the reasons presented above with respect to claims 1, 32 and 118. Claims 111, 112 and 114 are believed to be patentable over the art for at least the reasons recited above with respect to claim 1.

Claims 19 and 20 stand rejected under 35 U.S.C. 103(a) as being unpatentable over Funk in view of Templeton. Claims 19 and 20 are dependent upon and include the features of independent claim 1 are believed to be patentable over the art for at least the reasons recited above with respect to claim 1.

Claims 25-30, 53-55, 66-70, 72, 74, 90 and 129-131 stand rejected under 35 U.S.C. 103(a) as being unpatentable over Funk. These claims are dependent upon and include the

features of their respective independent claim 1, 32, 57, 80, and 118 and are thus considered to be patentable for at least the same reasons.

Claims 75, 78 and 79 stand rejected under 35 U.S.C. 103(a) as being unpatentable over Funk. Claims 76 and 77 stand rejected under 35 U.S.C. 103(a) as being unpatentable over Funk in view of Templeton. Claims 75-79 have been cancelled without prejudice.

Claims 103-107, 116, and 117 stand rejected under 35 U.S.C. 103(a) as being unpatentable over Funk in view of Templeton. These claims are believed to be patentable over the art for the reasons recited above.

In view of the foregoing amendments and remarks, Applicants believe the pending application is in condition for allowance.

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Respectfully submitted,

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